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Proposed Examiner's Amendment for 09/339,059

25. A system for purchasing merchandise, while real-time interactively direct ordering or reordering by a plurality of purchasers, who are purchasing individually or purchasing individually, yet in fact group purchasing, and for arranging rebates or group purchase rebates paid into retirement accounts, the system comprising:

(a) one or more purchasing cards, said purchasing cards identifying buyers, and financial institutions and one or more card readers;

(b) at least one buyer Purchase Appliance or buyer on-site computer system comprising one or more servers, one or more recording system modules, one or more alarm modules, one or more metering modules, one or more microprocessors, one or more universal barcode ROM microprocessor systems modules, one or more control/relay modules, one or more microprocessor buses, one or more computer/server buses, one or more control/relay buses, one or more power buses, and one or more auxiliary batteries;

(c) one or more purchasing agent ordering sub-systems;

(d) one or more communication means by which said at least one buyer Purchase Appliance or on-site computer communicates with one or more seller Purchase Appliances;

(e) at least one seller Purchase Appliance or seller on-site computer system in communication with said at least one sensor, said seller Purchase

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Appliance or seller on-site computer system comprising one or more cameras, said seller

Purchase Appliance or seller on-site computer further comprising means for receiving signals for the purchase of goods or services, said signals being received from at least one sensor;

(f) at least one Purchase hub computer comprising at least one database module or at least one relational database module or at least one look-up module;

(g) said at least one seller Purchase Appliance or seller on-site computer system being in communication with at least one remote product demonstration sub-system, or one or more seller showrooms, or one or more seller tradeshow booths; and

(h) said at least one remote product demonstration sub-system, seller showroom, or seller tradeshow booths containing or communicating with at least one merchandise display sub-system which allows real-time interactive remote viewing of physical merchandise, enabling at least one buyer to communicate with said at least one remote product demonstration sub-system, or one or more seller showrooms, or one or more seller tradeshow booths via said at least one seller Purchase Appliance or seller on-site computer, to view physical merchandise, enhancing said buyer's view of said physical merchandise by using said at least one seller Purchase Appliance or on-site computer to interactively move said physical merchandise; and

(i) said at least one merchandise display sub-system comprising at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the motorized hanger rack or being located upon said

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motorized revolving platform, and said at least one merchandise display sub-system enabling the buyer to move said physical merchandise by remotely controlling said at least one of a motorized revolving hanger rack or a motorized revolving platform;

(j) whereby the one or more purchasing cards identifying buyers are credit, debit, or other funds transfer cards, by which funds are transferred from buyers' credit or debit accounts to sellers' accounts in payment for goods or services bought by buyers, and whereby a portion of said funds transferred from a buyer's credit or debit account when a purchase is made by that buyer are transferred to a second account of said buyer, said second account being an account for the benefit of said buyer in retirement.

27. The system of claim 25, the system being in communication with one or more financial institutions, comprising: one or more credit unions, one or more seller banks, or one or more purchaser account financial institutions.

33. The system of claim 25, wherein the at least one purchasing agent ordering subsystem comprises at least one means for arranging volume purchasing transactions by buyers, at least one Purchase hub computer, at least one means for arranging volume purchasing transactions by agents known as certified purchasing planners, or at least one certified purchasing planner computer.

37. The system of claim 25, wherein at least one Purchase hub computer is a Volume Purchase Rebate Investing Computer and comprises: at least organization module, at least one membership module, at least one broker module, at least one merchant module, at least

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one meter consumption module for goods and products, at least one monitoring alarm module for services, at least one control module, at least one purchasing module, at least one volume purchasing module, at least one excess inventory purchasing module, at least one excess capacity purchasing module, at least one rebate module, at least one saving account module, and at least one investing account module.

39. The system of claim 25, wherein said at least one buyer can also enhance said buyer's view of said physical merchandise by controlling the position of one or more cameras through which said physical merchandise is viewed.

40. The system of claim 25, wherein the one or more cameras comprised in said seller Purchase Appliance or seller on-site computer comprise at least one of a finger bracket camera, a cap camera, a covert camera, or a camera mounted on a tripod.

41. The system of claim 25, wherein said at least one buyer Purchase Appliance or buyer on-site computer system communicates with said at least one said seller Purchase Appliance which is a seller Volume Purchase Rebate Investing Appliance or seller on-site computer by means of at least one of a direct wire, infrared signal transmission, optical signal transmission, or laser signal transmission.

42. The system of claim 25, wherein said at least one buyer Purchase Appliance or buyer on-site computer system is located in a buyer's home;

43. The system of claim 25, wherein said buyer Purchase Appliance is a buyer

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Volume Purchase Rebate Investing Appliance; whereby the buyer receives Volume Purchase Rebate Investing information on Volume purchases of merchandise and/or services;

44. The system of claim 25, wherein said second account of said buyer comprises at least one financial investment instrument, and said second account of said buyer comprises at least one IRA account.

45. A system for implementing the individual purchase or volume purchase of merchandise, and for causing rebates to be credited to a retirement account of a buyer, the system comprising:

(a) at least one real-time interactive show-room containing interactive online video and/or audio capturing, processing, or recording means, merchandise displaying means, camera mounting or transversing means, communications, and purchasing facilitation means;

(b) at least one merchandise display case whereon merchandise is placed for real-time interactive online viewing of said merchandise;

(c) said at least one merchandise display case further comprising at least one camera, and means for dial-up real-time interactive viewing;

(d) means for lighting said at least one merchandise display case;

(e) means for changing a scene presented to remote viewers of said merchandise;

(f) means for enabling a remote buyer to interactively move said merchandise

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placed on said display case, enabling said remote buyer to vary or improve said remote buyer's view of said merchandise; and

(g) means for a remote buyer to transfer funds to a seller of said merchandise, in payment for purchase of said merchandise by the remote buyer, or in payment for purchase of other merchandise, or in payment for purchase of services;

(h) wherein a portion of said payment is rebated to an account of said buyer, said account being an account for the benefit of said buyer in retirement.

46. The system of claim 45, wherein said at least one real-time interactive show-room contains a closed circuit television purchasing system or elements thereof, the closed circuit television purchasing system including means for enabling cameras mounted on a track, in a dome, or on a stand, to pan, tilt, or zoom, signals from the cameras being processed or digitally recorded, thereby allowing real-time interactive online viewing of said at least one real-time interactive show-room.

47. The system of claim 45, wherein said at least one merchandise display case comprises track-mounted pan, tilt, or zoom cameras, or lights.

48. The system of claim 45, wherein said at least one real-time interactive show-room further comprises track-mounted pan, tilt, or zoom cameras, glass counters or show cases, system transmission or reception means, or at least one Purchase Appliance for control purposes, or for dial-up real-time interactive viewing purposes.

49. The system of claim 45, wherein said means for lighting said at least one

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merchandise display case and/or said means for changing a scene presented to remote viewers of said merchandise, comprise one or more of: track lights, multi-colored backlights, a white back-drop, or a rear view projection system.

50. The system of claim 45, wherein said means for enabling a remote buyer to interactively move said merchandise comprises: motorized rotating product hanger racks or motorized rotating product platforms;

51. The system of claim 45, wherein said buyer Purchase Appliance is a buyer Volume Purchase Rebate Investing Appliance; whereby the buyer receives Volume Purchase Rebate Investing information on Volume purchases of merchandise and/or services;

52. The system of claim 45, wherein said account for the benefit of said buyer in retirement comprises at least one financial investment instrument, and said account for the benefit of said buyer in retirement comprises at least one IRA account.

53. A method for purchasing of goods, products or services, by one or a plurality of buyers, who are purchasing individually or purchasing individually, yet in fact group purchasing, and for arranging rebates or group purchase rebates paid into retirement accounts and credited to the buyer or buyers, the method comprising:

(a) inputting one or more purchasing cards into at least one card reader;

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(b) operating at least one buyer Purchase Appliance or buyer on-site computer comprising one or more servers, one or more recording system modules, one or more alarm modules, one or more metering modules, one or more microprocessors, one or more universal barcode ROM microprocessor systems modules, one or more control relay modules, one or more microprocessor buses, one or more computer/server buses, one or more control/relay buses, one or more power buses, and one or more auxiliary batteries;

(c) operating at least one purchasing agent sub-system;

(d) said at least one buyer Purchase Appliance or on-site computer communicating with one or more seller Purchase Appliances;

(e) operating at least one seller Purchase Appliance or on-site computer system in communication with said at least one sensor, said seller Purchase Appliance or on-site computer comprising one or more cameras, said seller Purchase Appliance or on-site computer receiving from at least one sensor signals for the purchase of goods or services;

(f) viewing physical merchandise remotely and interactively by at least one buyer, said buyer using said at least one sensor to communicate with at least one remote product demonstration module via said at least one Purchase Appliance or on-site computer; and

(g) interactively moving, by at least one buyer, said physical merchandise, the moving of said physical merchandise being accomplished by remotely controlling at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the motorized hanger rack or being located

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upon said motorized revolving platform;

(h) ordering said physical merchandise, or other physical merchandise, or services, by at least one buyer;

(i) transferring payment for merchandise or services from a first account of a buyer to an account of the seller of said merchandise or services; and

(j) transferring a portion of said payment to a second account of said buyer, said second account being an account for the benefit of said buyer in retirement.

54. The method of claim 53, further comprising processing of said one or more purchasing cards, wherein said processing comprises:

(a) processing smart cards, debit cards, or other payment cards for payment transactions or rebate transactions or investment transactions at a credit union; or

(b) processing smart cards, debit cards, or other payment cards for payment transactions or rebate transactions or investment transactions at a seller's bank; or

(c) processing smart cards, debit cards, or other payment cards for payment transactions or rebate transactions or investment transactions at any other financial institution.

55. The method of claim 53, wherein operating at least one sensor detects or collects product information.

56. The method of claim 53, wherein to effect purchase transactions, members of said purchasing agent sub-system communicate with at least one buyer Purchase Appliance or

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buyer on_site computer, or at least one seller Purchase Appliance or seller on_site computer, or at least one Purchase hub computer, or at least one agent known as a certified purchasing planner, with at least one certified purchasing planner computer.

57. The method of claim 53, further comprising automatically replenishing a stock of goods or products, wherein automatically replenishing a stock of goods or products comprises at least one seller Purchase Appliance or seller on-site computer communicating with said at least one sensor, said at least one seller Purchase Appliance or seller on-site computer receiving signals for the purchase of goods or services, said signals being received from at least one remote ordering subsystem.

58. The method of claim 53, wherein real-time viewing of merchandise is carried out by said at least one seller Purchase Appliance or seller on-site computer communicating with at least one remote product demonstration module, or at least one seller's subsystem, said least one remote product demonstration module or at least one seller's subsystem being contained in at least one seller showroom, or at least one seller tradeshow booth.

59. The method of claim 53, further comprising said at least one shopper also enhancing said at least one shopper's view of said physical merchandise by controlling the position of one or more cameras through which said physical merchandise is viewed.

60. The method of claim 53, wherein interactive viewing of merchandise comprises a

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shopper viewing merchandise images obtained by at least one of a finger bracket camera, a cap camera, a covert camera, or a camera mounted on a tripod, said camera of whichever type being in physical proximity to the physical merchandise being viewed.

61. The method of claim 53, wherein said at least one sensor communicates with said at least one said seller Purchase Appliance or seller on-site computer by means of at least one of a direct wire, infrared signal transmission, optical signal transmission, or laser signal transmission.

62. The method of claim 53, wherein said at least one sensor is located or operated in a buyer's home.

63. The method of claim 53, further comprising: remotely operating a closed circuit television purchasing system including operating enabled cameras mounted on a track, in a dome, or on a stand, to pan, tilt; or zoom, signals from the cameras being processed or digitally recorded, thereby allowing real-time interactive online viewing of at least one real-time interactive show-room.

64. The method of claim 53, wherein said buyer Purchase Appliance is a is a buyer Volume Purchase Rebate Investing Appliance; whereby the method further comprising the buyer receiving Volume Purchase Rebate Investing information on Volume purchases of merchandise and/or services.

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65. The method of claim 53, wherein said second account of said buyer comprises at least one financial investment instrument, and said second account of said buyer comprises at least one IRA account